

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/631,970 Confirmation No.: 3665  
Filed : August 1, 2003  
Applicant : David Lee Hamilton et al.  
Title : Payment Processing with Selection of a Risk Reduction Technique  
  
TC/AU : 3696  
Examiner : John A. Anderson  
  
Docket No. : 23952-0108  
Customer No. : 72386

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
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Sir:

The citation of information on the attached one page of Form PTO-SB08, "Information Disclosure Statement By Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

No copy of any cited U.S. patent or U.S. patent application publication is being provided herewith, pursuant to the Office's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of cited U.S. patents and published U.S. patent applications. Copies of non-U.S. patent documents are enclosed.

Pursuant to 37 C.F.R. § 1.97(b)(4), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office Action after the filing of a Request for Continued Examination under 37 C.F.R. § 1.114. Thus, no fees are believed due. However, if any fees are associated with this filing, the Patent Office is hereby authorized to charge such fees to Deposit Account 19-5029.

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The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

/William T. Cook/

William T. Cook  
Reg. No. 58,072

Date: **January 16, 2009**

SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, N.E.  
Atlanta, Georgia 30309-3996  
Tel. No. (404) 853-8000  
Fax No. (404) 853-8806

Attorney Docket No.: 23952-0108